

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: DAVID KRAWIEC	§	Case No. 5:18-bk-01275
RUTH KRAWIEC	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/29/2018.
- 2) The plan was confirmed on 08/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/07/2022.
- 5) The case was completed on 05/15/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,042.00.
- 10) Amount of unsecured claims discharged without full payment: \$36,004.15.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,891.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 33,891.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,392.62	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,892.62
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CAROL W BALTIMORE, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
DISCOVER	Uns	3,496.00	4,228.46	4,228.46	3,628.03	0.00
DISCOVER	Uns	858.00	892.44	892.44	765.72	0.00
SWISS COLONY	Uns	412.00	435.91	435.91	374.01	0.00
PORTFOLIO RECOVERY	Uns	2,045.00	2,050.10	2,050.10	1,758.99	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	273.00	333.95	333.95	286.53	0.00
PORTFOLIO RECOVERY	Uns	4,811.00	7,721.96	7,721.96	6,625.47	0.00
BECKET & LEE	Uns	7,340.00	8,081.37	8,081.37	6,933.84	0.00
M & T BANK	Sec	68,000.00	67,667.47	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,900.00	2,990.70	2,990.70	2,566.03	0.00
RESURGENT CAPITAL SERVICES	Uns	2,023.00	2,391.40	2,391.40	2,051.83	0.00
RESURGENT CAPITAL SERVICES	Uns	2,000.00	1,557.76	1,557.76	1,336.56	0.00
RESURGENT CAPITAL SERVICES	Uns	843.00	969.93	969.93	832.20	0.00
RESURGENT CAPITAL SERVICES	Uns	516.00	654.96	654.96	561.96	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	720.60	720.60	618.28	0.00
RESURGENT CAPITAL SERVICES	Uns	745.00	767.99	767.99	658.93	0.00
CASH ADVANCE NOW	Uns	400.00	NA	NA	0.00	0.00
CATHERINES	Uns	287.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CREDIT ONE BANK	Uns	5,535.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	526.00	NA	NA	0.00	0.00
DISNEY	Uns	5,102.00	NA	NA	0.00	0.00
FINGERHUT	Uns	212.00	NA	NA	0.00	0.00
LANE BRYANT	Uns	262.00	NA	NA	0.00	0.00
LENDING CLUB	Uns	2,257.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	12,541.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	2,447.00	NA	NA	0.00	0.00
THE BON TON	Uns	125.00	NA	NA	0.00	0.00
WOMAN WITHIN	Uns	1,111.00	NA	NA	0.00	0.00
GREEN TRUST CASH	Uns	400.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 33,797.53	\$ 28,998.38	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,892.62	
Disbursements to Creditors	\$ 28,998.38	
TOTAL DISBURSEMENTS:		\$ 33,891.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/07/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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